

United States Bankruptcy Court

Northern District of Illinois

Case No. 09-25471

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Larry A. Kjeldsen Sr.
2019 Water Tower Place
Crest Hill, IL 60403

Dawn M. Kjeldsen
2019 Water Tower Place
Crest Hill, IL 60403

Social Security / Individual Taxpayer ID No.:

xxx-xx-3226

xxx-xx-9078

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 3, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-25471

User: dwilliams
Form ID: bl8

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Total Noticed: 44

Date Rcvd: Nov 03, 2009

The following entities were noticed by first class mail on Nov 05, 2009.

db/jdb +Larry A. Kjeldsen, Sr., Dawn M. Kjeldsen, 2019 Water Tower Place, Crest Hill, IL 60403-0825
aty +Michelle M Rowe, Michelle Rowe P C, 101 Grove Street, Shorewood, IL 60404-9274
tr +Deborah Kanner Ebner, 11 E Adams St, Suite 904, Chicago, IL 60603-6306
14161755 ALLIANCE ONE RECEIVABLES, P.O. BOX 21882, EAGAN, MN 55121-0882
14161756 APPLE CREDIT ACCOUNT, P.O. BOX 13337, Philadelphia, PA 19101-3337
14161757 +Asset Management Out, 401 Pilot Ct Ste A, Waukesha, WI 53188-2481
14161760 BILL ME LATER, P.O. BOX 2394, Omaha, NE 68103-2394
14161762 +BONDED COLLECTION CORPORATION, 29 E. MADISON STREET, SUITE 1650, Chicago, IL 60602-4435
14161758 +Bank Of America, P.O. Box 17054, Wilmington, DE 19884-0001
14161761 +Bk Of Amer, P.O. Box 17054, Wilmington, DE 19884-0001
14161763 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
(address filed with court: Cach Llc, 370 17th St Ste 5000, Denver, CO 80202)
14161764 +Cbc/Aes/Nct, 1200 N 7th St, Harrisburg, PA 17102-1419
14161767 +Cit Bank/Dfs, 12234 N Ih 35 Sb Bldg B, Austin, TX 78753-1705
14161768 +Citifinancia, Po Box 499, Hanover, MD 21076-0499
14161769 +Citifinancial, Po Box 499, Hanover, MD 21076-0499
14161772 +DOWNEY SAVINGS AND LOANS, 3501 JAMBOREE ROAD, SUITE 410, Newport Beach, CA 92660-2939
14161773 +Ffcc - Columbus, Inc., P.O. Box 20790, Columbus, OH 43220-0790
14161775 +G M A C, 15303 S 94th Ave, Orland Park, IL 60462-3825
14161778 +Harley Davidson Credit Corp, PO Box 829009, Dallas, TX 75382-9009
14161782 +Kca Financial Svcs, 628 North St, Geneva, IL 60134-1356
14161786 +MEYER & NJUS, P.A., 1100 U.S. BANK PLAZA, 200 SOUTH SIXTH STREET, Minneapolis, MN 55402-1403
14161787 +MICHAEL M. GELBORT, P.O. BOX 437, Highland Park, IL 60035-0437
14161788 +NATION WIDE CREDIT & COLLECTION INC, 9919 ROOSEVELT ROAD, Westchester, IL 60154-2774
14161789 +NATIONAL ACTION FINANCIAL SERVICES, 165 LAWRENCE BELL DRIVE, Buffalo, NY 14221-7900
14161791 +Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
14161792 REVENUE PRODUCTION MANAGMENT, P.O. BOX 673775, Detroit, MI 48267-3775
14161793 +ROLLINS SERVICE BUREAU, P.O. BOX 13230, Atlanta, GA 30324-0230
14161796 THOMAS STREITZER, 1711 CAMPBELL STREET, Joliet, IL 60435-6709
14161795 +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
14161797 Us Bank, Cb Disputes, Saint Louis, MO 63166
14161798 +ZWICKER & ASSOCIATES P.C., 80 MINUTEMAN ROAD, Andover, MA 01810-1008

The following entities were noticed by electronic transmission on Nov 03, 2009.

14161758 +EDI: BANKAMER2.COM Nov 03 2009 19:08:00 Bank Of America, P.O. Box 17054, Wilmington, DE 19884-0001
14161759 +EDI: TSYS2.COM Nov 03 2009 19:08:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
14161761 +EDI: BANKAMER2.COM Nov 03 2009 19:08:00 Bk Of Amer, P.O. Box 17054, Wilmington, DE 19884-0001
14161766 +EDI: CHASE.COM Nov 03 2009 19:08:00 Chase, 201 N Walnut Street Mailstop Del-1027, Wilmington, DE 19801-2920
14161765 +EDI: CHASE.COM Nov 03 2009 19:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
14161770 +EDI: RCSDELL.COM Nov 03 2009 19:08:00 Dell Financial Services, One Dell Way, Round Rock, TX 78682-7000
14161771 +EDI: DISCOVER.COM Nov 03 2009 19:08:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14161774 +EDI: AMINFOFP.COM Nov 03 2009 19:08:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14161775 +EDI: GMACFS.COM Nov 03 2009 19:08:00 G M A C, 15303 S 94th Ave, Orland Park, IL 60462-3825
14161776 +EDI: RMSC.COM Nov 03 2009 19:08:00 Gemb/Sams Club, Po Box 981400, El Paso, TX 79998-1400
14161777 +EDI: RMSC.COM Nov 03 2009 19:08:00 Gemb/Sams Club Dc, Po Box 981400, El Paso, TX 79998-1400
14161780 +EDI: HFC.COM Nov 03 2009 19:08:00 Hsbc Bank, Po Box 19360, Portland, OR 97280-0360
14161779 +EDI: HFC.COM Nov 03 2009 19:08:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14161781 +EDI: HFC.COM Nov 03 2009 19:08:00 Hsbc/Carsn, Po Box 15521, Wilmington, DE 19850-5521
14161783 +EDI: CBSKOHLS.COM Nov 03 2009 19:09:00 Kohls/Chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14161785 +EDI: RESURGENT.COM Nov 03 2009 19:08:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14161784 LINDEN OAKS HOSPITAL
14161790 ORKIN PEST CONTROL
14161794 RUSH UNIVERSITY MEDICAL CENTER

TOTALS: 3, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1
Case: 09-25471

User: dwilliams
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.